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ing and Commerce, to which was referred Bill 53, an Act respecting Insurance, and moved that the report of the committee be concurred in.

The motion was agreed to.

Hon. Mr. THOMPSON moved that the Bill be now read the third time.

Hon. Sir JAMES LOUGHEED: Honourable gentlemen, I move that Bill 53, an Act respecting Insurance, be not now read the third time, but be amended as follows:

That on page 65, line 34, the word "twenty" be substituted for the word "thirty."

This amendment was carried in the committee yesterday, but on reconsideration, fearing that possibly it might not pass the House of Commons, owing to shortness of time, we reversed that decision, and left the Bill as it was. Now I am assured that there will be no difficulty with respect to the House of Commons.

Hon. Mr. BOSTOCK: Would the honourable gentleman kindly explain the meaning of the amendment?

Hon. Sir JAMES LOUGHEED: It has reference to the length of time during which notice may be given to a company in the case of an accident. Heretofore no time was mentioned. Representations have been made that thirty days would be too long a period, because advantage might be taken of the full time, and companies might thus be prevented from making a fair examination into whether the accident really did happen or not. The contention was that the length of time was a premium on fraud being perpetrated.

Hon. Mr. THOMPSON: I may say, in seconding that amendment, that the matter was brought before the committee and the amendment was approved of. The amendment provides that twenty days shall be allowed to elapse before the policyholder loses his right by notice to his claim for insurance; but the next section provides that in the event of failure to make application within 20 days his claim shall not be invalidated if he can show good reason why he did not give notice during that period.

The amendment was agreed to, and the Bill was then read the third time, and passed.

Hon. Mr. THOMPSON.

WAR-TIME ELECTIONS BILL. FIRST READING.

A message was received from the House of Commons with Bill 133, the War-time Elections Act.—Hon. Sir James Lougheed.

The Bill was read the first time.

Hon. Sir JAMES LOUGHEED moved that the Bill be now read the second time.

Hon. Mr. CLORAN: It cannot be read now. We have not received it. What is the use of passing a Bill of which we know nothing?

Hon. Mr. BOSTOCK: I would point out to the honourable leader of the Government that so far we have seen this Bill only in the form in which it was presented in the House of Commons. I do not know whether any amendments have been made in the House of Commons or not.

Hon. Sir JAMES LOUGHEED: I do not expect the members of the Senate to absorb the Bill until they have had a reasonable time to digest it. I proposed simply to move the second reading of the Bill and explain it, so far as I can, in order that it may be discussed to-day. We can take it up again on Monday.

Hon. Mr. POWER: With the understanding that members of the House will not be precluded from discussing the Bill generally in committee.

Hon. Sir JAMES LOUGHEED: Yes.

Hon. Mr. CLORAN: I object to that, and I object on good grounds. I have not got the Bill as it was passed by the House of Commons at three o'clock this morning. I think it is unfair on the part of the Government to ask Parliament to pass judgment on a Bill of which they know absolutely nothing.

Hon. Sir JAMES LOUGHEED: As I have explained to my honourable friend, we do not propose doing that.

Hon. Mr. CLORAN: The honourable leader of the Government says he will give his views on this Bill, but while he is discussing it we shall not be in a position to contradict him on anything he says. We must have the Bill in order to see that what he displays before this House as the policy of the Government is correct. He will give an explanation of this Bill—and I have no doubt he will do it ably; but that does not deprive us of our right to have the Bill in our hands.